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RATING INFORMATION – VIRGINIA

I. Classification Applicable To Your Auto

Your auto has been classified under a six digit numerical code (for example, 887110) as indicated on the policy declarations page. The information on the following pages explains the components of the classification code, and can help you determine how we classified your auto. We established the classification based on statements made by or on behalf of the named insured.

This classification is one of the components we use in developing your premiums for the following coverages: Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Expense, Other Than Collision, and Collision.

Each digit of the six digit code represents a component of the classification plan we use. You can determine how we classified your auto by locating the six digit classification code on your policy declarations page and using the information on the following pages to determine what each digit represents.

We will use code 887110 as an example to explain how your auto is classified.

887110

The 1st digit (the 8 in the example 887110) is always 8 and identifies the auto as a private passenger auto.

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The 2nd and 3rd digits (the 87 in the example 887110) indicate the OPERATOR CLASSIFICATION. It is based on the age, sex, marital status and driver training status of the operators. See the 2nd and 3rd digit section for this information.

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The 4th digit (the 1 in the example 887110) indicates the USE CLASSIFICATION, which identifies the way the auto is used. See the 4th digit section for this information.

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The 5th digit (the 1 in the example 887110) indicates the number of cars insured. See the 5th digit section for this information.

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The 6th digit (the 0 in the example 887110) indicates the SAFE DRIVER CLASSIFICATION. This identifies points accumulated under the Safe Driver Insurance Plan. See the 6th digit section for this information.

2ND AND 3RD DIGITS – OPERATOR CLASSIFICATION

The 2nd and 3rd digits indicate the Operator Classification based on the age, sex, marital status and driver training status of the operators.

Determine which operator classification applies to your auto by following the three steps below.

1. Refer to Paragraph **A.** for the Definitions of all Operator Classifications.
2. Refer to Paragraph **B.** to determine the appropriate classification (No Youthful Operator or Youthful Operator) if your 2nd or 3rd digit combination is listed in that section.
3. Refer to Paragraph **C.** to determine the operator classification that has been applied to your auto.

A. Definitions

1. NO YOUTHFUL OPERATOR means:
 - a. A Youthful Operator classification is not applicable to the auto; and
 - b. The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (1) Operator Age 30-39
 - (2) Operator Age 40-49

- (3) Operator Age 50-64
 - (4) Operator Age 65-74
 - (5) Operator Age 75-79
 - (6) Operator Age 80-84
 - (7) Operator Age 85 or Over
 - (8) All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
2. **YOUTHFUL OPERATOR** means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, and who is one of the following:
- a. **YOUTHFUL UNMARRIED MALE OPERATOR** – unmarried male under 25 years of age who is not an owner or principal operator;
 - b. **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** – unmarried male under 30 years of age who is an owner or principal operator;
 - c. **YOUTHFUL MARRIED MALE OPERATOR** – married male under 25 years of age;
 - d. **YOUTHFUL UNMARRIED FEMALE OPERATOR** – unmarried female under 25 years of age who is not an owner or principal operator;
 - e. **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator;
 - f. **YOUTHFUL MARRIED FEMALE OPERATOR** – married female under 25 years of age.
3. **EXCESS AUTOS** – This classification applies when the number of autos exceeds the number of operators on your policy.

NOTES

- 1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- 2. If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.

- 3. The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed an approved driver education course.

B. Dual Classifications

The 2nd and 3rd digit combinations listed in this section apply to both No Youthful Operator and Youthful Operator classifications. To determine which classification applies to your auto, first refer to the Dual Classification table in this section to determine the appropriate classification (No Youthful Operator or Youthful Operator). Then refer to Section C. Classification Codes to determine the operator age, sex, marital status and driver training status classification applicable to each 2nd and 3rd digit combination.

Dual Classifications	
The eight 2nd and 3rd digit combinations bulleted here apply to both the No Youthful Operator and Youthful Operator classifications. Therefore, the 4th digit (listed below this chart) associated with the 2nd and 3rd must be used to determine whether a No Youthful Operator or Youthful Operator classification has been applied to your auto.	
<ul style="list-style-type: none"> • 12 • 14 • 15 • 16 	<ul style="list-style-type: none"> • 25 • 80 • 85 • 45
<p>No Youthful Operator – This classification applies if the 4th digit is 1, 2, 3, 8 or 9. Refer to the No Youthful Operator Section.</p> <p>Youthful Operator – This classification applies if the 4th digit is 4, 5, 6 or 7. Refer to the Youthful Operator Section.</p>	

C. Operator Classification Codes

Use this section to determine the operator classification that has been applied to your auto based on the 2nd and 3rd digit.

1. No Youthful Operator Classification

Definitions	
2nd And 3rd Digits	No Youthful Operator
16	Operator Age 30-39
15	Operator Age 40-49
85	Operator Age 50-64

80	Operator Age 65-74
12	Operator Age 75-79
14	Operator Age 80-84
20 or 25	Operator Age 85 or Over
30 or 45	All Other Operators Age 25-29

2. Youthful Operator Classification

Definitions	
2nd and 3rd Digits	Youthful Unmarried Male, Not Owner Or Principal Operator
40	Age 17, or less, Without Driver Training
40	18
45	19
45	20
46	Age 17, or less, With Driver Training
47	18
48	19
49	20
75	Age 21-24, With or Without Driver Training
Youthful Unmarried Male, Owner Or Principal Operator	
60	Age 17, or less, Without Driver Training
60	18
65	19
65	20
66	Age 17, or less, With Driver Training
67	18
68	19
69	20
70	Age 21-29, With or Without Driver Training
Youthful Married Male	
92	Age 17, or less, Without Driver Training
93	18
94	19
95	20
96	Age 17, or less, With Driver Training
97	18
98	19
99	20
55	Age 21-24, With or Without Driver Training

Definitions	
2nd and 3rd Digits	Youthful Unmarried Female, Not Owner Or Principal Operator
02	Age 17, or less, Without Driver Training
03	18
04	19
05	20
06	Age 17, or less, With Driver Training
07	18
08	19
09	20
25	Age 21-24, With or Without Driver Training
Youthful Unmarried Female, Owner Or Principal Operator	
12	Age 17, or less, Without Driver Training
13	18
14	19
15	20
16	Age 17, or less, With Driver Training
17	18
18	19
19	20
35	Age 21-29, With or Without Driver Training

Youthful Married Female	
80	Age 17, or less, Without Driver Training
85	18
86	19
87	20
88	Age 17, or less, With Driver Training
89	18
90	19
91	20
66 or 00	Age 21-24, With or Without Driver Training

3. Excess Autos

99	Excess Autos 1
98	Excess Autos 2 (All Operators Age 40-74)

4TH DIGIT – USE CLASSIFICATION

The 4th digit indicates the use of the auto. In addition, for the Youthful Operator classes, the fourth digit also indicates whether the Good Student Discount has been applied to the operator.

A. Definitions

1. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
2. **FARM USE** means the auto is principally garaged on a farm or ranch; and
 - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school; and
 - b. It is not customarily used in any occupation other than farming or ranching.
3. **PLEASURE USE** means:
 - a. No BUSINESS USE.
 - b. Personal use including driving to or from work or school:
 - (1) Less than 3 road miles one way; or
 - (2) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
4. **WORK LESS THAN 15 MILES** means:
 - a. No BUSINESS USE.
 - b. Personal use including driving to or from work or school:
 - (1) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks in any 5 week period; or
 - (2) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
5. **WORK 15 OR MORE MILES** means:
 - a. No BUSINESS USE.

- b. Personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

NOTES

1. The applicable Good Student Classification applies to each owner or operator who is at least 16 years of age and is a full-time high school, college or university student and has met the requirements for the Good Student Discount. Generally, this means students with a B average or better.
2. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.
3. An auto used in the business of either the U.S. Government or in the business of the District of Columbia, by an employee thereof, may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when either the federal employees using autos in government business endorsement, or the District of Columbia employees using autos in government business endorsement, whichever applies, is used to limit coverage.
4. An auto used in the business of the Commonwealth of Virginia, by an employee thereof who transports patients in the regular course of employment, may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES, or WORK 15 MILES OR MORE when the Virginia employees using autos in government business endorsement is used to limit coverage.

B. Use Classification Codes

Definitions	
4th Digit	No Youthful Operator
1	Pleasure Use
2	Drive to Work Less than 15 Miles
3	Drive to Work 15 or More Miles
8	Business Use
9	Farm Use

4th Digit	Youthful Operator
0*, 1	Pleasure Use or Farm Use Without Good Student Discount
2, 6	Pleasure Use or Farm Use With Good Student Discount

3, 5	Drive to Work or Business Use Without Good Student Discount
4	Pleasure Use or Farm Use Without Good Student Discount; or Drive to Work or Business Use With Good Student Discount
7	Drive to Work or Business Use With Good Student Discount
8	Drive to Work or Business Use With Good Student Discount; or Pleasure Use or Farm Use for the following Owner or Principal Operator Without Good Student Discount driver classes: Unmarried Male Age 25-29. Unmarried Female Age 25-29.
9	Drive to Work or Business Use for the following Owner or Principal Operator Without Good Student Discount classes: Unmarried Male Age 25-29. Unmarried Female Age 25-29.

* Note: A 4th digit of "0" is also used for the Excess Autos class. This class is used when the number of autos exceeds the number of operators on the policy. A 4th digit of "0" will apply to only the autos in excess of operators.

5TH DIGIT – NUMBER OF CARS

The 5th digit indicates whether the risk is a single car or multi-car risk.

NUMBER OF CARS	
5th Digit	Number Of Cars Insured
1	Only one car
2	More than one car

Code 2 indicates that your policy has received a Multi-Car Discount. The discount applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more such autos are insured in the same company for any of the following coverages:

Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Expense, Other Than Collision, and Collision.

6TH DIGIT – SAFE DRIVER CLASSIFICATION

The 6th digit indicates the Safe Driver Classification and identifies the points accumulated under the Safe Driver Insurance Plan.

SAFE DRIVER CLASS	
6th Digit	Number Of Points
0	No Points
1	One Point, Surcharge for Accidents or Convictions
2	Two Points
3	Three Points
4	Four Points or More
5	One Point, Licensed Less Than Two Years, No Surcharge for Accidents or Convictions

SAFE DRIVER INSURANCE PLAN

The Plan under which your policy is rated uses past experience, accidents and convictions, as part of the determination of your premium cost. The point system described below has been established under which those drivers that have no points receive the lowest premiums. Higher premiums are charged for other drivers based upon the number of points they have accumulated during the experience period.

1. Convictions

Points are assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator.

Points are assigned to the vehicle customarily driven by the operator responsible for incurring the points. Therefore, SDIP points are applied on a per-operator/per-vehicle basis.

a. Three points are assigned for conviction of:

- (1) Driving while intoxicated or under the influence of drugs;
- (2) Failure to stop and report when involved in an accident;
- (3) Homicide or assault arising out of the operation of a motor vehicle; or
- (4) Driving while license is suspended or revoked.

- b. One point is assigned for convictions of any other moving traffic violation resulting in:

- (1) Suspension or revocation of an operator's license; or
- (2) The filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

2. Accidents

Points are assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

Points are assigned to the vehicle customarily driven by the operator responsible for incurring the points. Therefore, SDIP points are applied on a per-operator/per-vehicle basis.

- a. One point is assigned for each auto accident that results in:

- (1) Bodily injury, or death; or
- (2) Total damage to all property, including his or her own, in excess of \$1000.

- b. One point is assigned if one driver had two or more accidents during the experience period, each of which resulted in damage to property but have not been assigned a point under a. above.

- c. Notwithstanding all other provisions of this section, no points are charged as a result of a motor vehicle accident unless the accident was caused in whole or in part by the fault of the insured.

EXCEPTIONS

- a. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy.

- b. No points are assigned for accidents occurring under the following circumstances:

- (1) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto);
- (2) The applicant, owner, or other resident operator was reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person;

- (3) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident;

- (4) Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident;

- (5) Accidents involving damage by contact with animals or fowl;

- (6) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or

- (7) Accidents occurring when using an auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

In addition, no points are assigned for an accident if the operator at the time of the accident was a law-enforcement officer as defined in VA. CODE ANN. Section 9-169, subdivision 9* and the accident occurred:

- (a) In the course of the operator's employment as a law-enforcement officer; and
- (b) While the operator was driving a motor vehicle provided by the employing law-enforcement agency, and was engaged in a law-enforcement activity at the time of the accident.

*The term "law-enforcement officer" as defined in VA. CODE ANN. Section 9-169, subdivision 9 includes but is not limited to: any full-time or part-time employee of a police department or sheriff's office which is a part of, or administered by, the Commonwealth of Virginia or any political subdivision thereof. Refer to the law for a complete definition.

3. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident or conviction, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies. (6th digit code 5)

If an operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies. (6th digit code 1)

Points are assigned to the vehicle customarily driven by the operator responsible for incurring the points. Therefore, Inexperienced Operator points are applied on a per-operator/per-vehicle basis.

4. Refund Of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the surcharge exceptions listed above, we shall refund to you the increased portion of the premium generated by the accident.

5. Experience Period

The experience period is the three years immediately preceding the effective date of the policy.

II. Premium Discounts

- A. A discount on Comprehensive Coverage is afforded for vehicles equipped with eligible anti-theft devices.

- B. A 5% discount on Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Expense and Collision coverages is afforded if the principal operator is age 55 or older and has successfully completed a Motor Vehicle Accident Prevention Course approved by the Virginia Department of Motor Vehicles.

- C. A discount on Medical Expense coverage is afforded for private passenger autos equipped with eligible factory installed automatic occupant restraints, conforming to the federal crash protection requirements. Discounts are provided for restraint systems meeting the criteria of either Paragraph 1. or 2. below:

1. 20% discount is afforded when the restraint is installed in the driver-side-only position.
2. 30% discount is afforded when the restraints are installed in both front outboard seat positions.

- D. A 5% discount for Bodily Injury and Property Damage Liability coverages (or Single Limit Liability coverage) is afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

This endorsement must be attached to the Change Endorsement when issued after the policy is written.